

Fill in this information to identify the case:

Debtor 1 Marie Lindor

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 21-12348-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account: 3463

Date of payment change: 12/1/2021

Must be at least 21 days after date of this notice

New total payment: \$939.28

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$816.83

New escrow payment: \$486.25

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Marie Lindor

Print Name

Middle Name

Last Name

Case number (if known) 21-12348-pmm

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab Date 10/29/2021
Signature

Print Charles G. Wohlrab, Esq.
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 7004
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

***The Creditor has conducted an analysis of this loan and determined that adjustments are necessary to account for prior post-petition payment changes that were not disclosed to the Debtor, Trustee and Court under Federal Rule of Bankruptcy Procedure 3002.1(b). The Creditor's adjustments give the Debtor the benefit of any differences in payment amount for changes that were not disclosed, in the form of either credits or waivers equal to such differences in payment amount, as applicable.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 1, 2021 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

MARIE LINDOR
640 NORTH SHERMAN STREET
ALLENTOWN, PA 18109

And via electronic mail to:

CAMERON DEANE
YOUNG, MARR, MALLIS & DEANE, LLC
3554 HULMEVILLE ROAD, SUITE 102
BENSALEM, PA 19020

SCOTT F. WATERMAN (CHAPTER 13)
CHAPTER 13 TRUSTEE
2901 ST. LAWRENCE AVE.
SUITE 100
READING, PA 19606

UNITED STATES TRUSTEE
OFFICE OF UNITED STATES TRUSTEE
200 CHESTNUT STREET
SUITE 502
PHILADELPHIA, PA 19106

By: /s/Sara Martin

Analysis Date: October 25, 2021
 Loan: [REDACTED]
 Property Address:
 640 SHERMAN ST
 ALLENTOWN, PA 18109

ETZER LINDOR
 640 SHERMAN ST
 ALLENTOWN PA 18109

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec01, 2021
P & I Pmt:			\$453.03	\$453.03
Escrow Pmt:			\$0.00	\$486.25
Other Funds Pmt:			\$0.00	\$0.00
Asst. Pmt (-):			\$0.00	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00
Total Payment			\$453.03	\$939.28

Prior Esc Pmt		September 01, 2021
P & I Pmt:		\$453.03
Escrow Pmt:		\$816.83
Other Funds Pmt:		\$0.00
Asst. Pmt (-):		\$0.00
Resrv Acct Pmt:		\$0.00
Total Payment		\$1,269.86

Escrow Balance Calculation	
Due Date:	February 01, 2017
Escrow Balance:	\$785.17
Anticipated Pmts to Escrow:	\$34,811.83
Anticipated Pmts from Escrow (-):	\$56.94
Anticipated Escrow Balance:	\$35,540.06

Shortage/Overage Information		Effective Dec01, 2021
Upcoming Total Annual Bills		\$5,835.04
Required Cushion		\$858.63
Required Starting Balance		\$2,146.60
Escrow Shortage		\$0.00
Surplus		\$33393.46

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 858.63. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 972.51 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Oct 2021 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(33,300.69)
Oct 2021		40.38			* Escrow Only Payment	0.00	(33,260.31)
Oct 2021				56.94	* FHA MI	0.00	(33,317.25)
					Anticipated Transactions	0.00	(33,317.25)
Nov 2021		34,811.83 ^P		56.94	FHA MI		1,437.64
	\$0.00	\$34,852.21	\$0.00	\$113.88			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

October 25, 2021

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2021	486.25	56.94	Starting Balance	35,540.06	2,146.60
Jan 2022	486.25	56.94	FHA MI	35,969.37	2,575.91
Feb 2022	486.25	56.94	FHA MI	36,398.68	3,005.22
Mar 2022	486.25	56.94	FHA MI	36,827.99	3,434.53
Apr 2022	486.25	56.94	FHA MI	37,257.30	3,863.84
Apr 2022		1,163.87	City Tax	36,579.68	3,186.22
Apr 2022		1,131.00	Hazard	35,448.68	2,055.22
Apr 2022		56.94	FHA MI	35,391.74	1,998.28
May 2022	486.25	427.11	County Tax	35,450.88	2,057.42
May 2022		56.94	FHA MI	35,393.94	2,000.48
Jun 2022	486.25	56.94	FHA MI	35,823.25	2,429.79
Jul 2022	486.25	56.94	FHA MI	36,252.56	2,859.10
Aug 2022	486.25	2,429.78	School Tax	34,309.03	915.57
Aug 2022		56.94	FHA MI	34,252.09	858.63
Sep 2022	486.25	56.94	FHA MI	34,681.40	1,287.94
Oct 2022	486.25	56.94	FHA MI	35,110.71	1,717.25
Nov 2022	486.25	56.94	FHA MI	35,540.02	2,146.56
	<u>\$5,835.00</u>	<u>\$5,835.04</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 35,540.06. Your starting balance (escrow balance required) according to this analysis should be \$2,146.60. This means you have a surplus of 33,393.46. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$5,835.04. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$486.25
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$486.25</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826